



Useful Websites for Financial Aid Information

- FastWeb -
www.FastWeb.com
- USA Funds -
www.usafunds.org
- Bill and Melinda
Gates Foundation -
www.gmsp.org/
- I Know I Can -
www.iknowican.org
- Cleveland
Scholarship
Programs, Inc., -
www.cspohio.org/
- Ohio College Access
Network (OCAN) -
www.ohiocan.org
- Ass'n of Student
Financial Aid
Administrators -
www.finaid.org/

Student Aid Programs

Every year, millions of students graduate from high school. A college education is often the foundation to achieve their dreams. Funding that education may not be as hard as it seems.

Student aid is available from many sources. A good place to begin searching is the local library. Most libraries have a student aid section. Some sources to research include:

- Federal Student Aid Programs
- State Student Aid Programs
- Foundations
- Religious Organizations
- Civic Groups
- Unions
- Parent's Employers
- Organizations related to your field, such as the American Medical or Bar Associations

Federal Student Aid Programs

The U.S. Department of Education provides \$33 billion each year to students attending "post-secondary schools." They provide financial aid through a variety of programs, including:

- **Federal Pell Grants** - For undergraduates only. They don't have to be repaid.
- **Federal Stafford Loans** - Available to both undergraduate and graduate students, they must be repaid. First-year undergraduates are eligible for loans up to \$2,625. Amounts increase for each year of study. The interest rate varies but never exceeds 8.25%.
- **Federal PLUS Loans** - Unsubsidized loans made to parents. The interest rate varies but never exceeds 9%.
- **Campus-Based Programs** - Administered by participating schools.
- **Federal Supplemental Educational Opportunity Grants** - For undergraduates only, they range from \$100-\$4,000.
- **Federal Work Study** - Provides jobs to both undergraduate and graduate students so they can earn money to pay education expenses.
- **Perkins Loans** - Low interest (5%) loans that must be repaid. Loans can be up to \$4,000 annually for undergraduates and up to \$6,000 annually for graduate students.

EDWARD LEONARD

Franklin County Treasurer

To qualify for these programs, the student must be: (1) a U.S. citizen or an eligible non-citizen registered with the Selective Service; (2) attending a participating school; (3) working toward a degree or certificate; and (4) making satisfactory academic progress. You must also have a financial need, have no drug convictions, and not owe a refund on a federal grant or be in default on a federal education loan. For more information, contact your college financial office or visit the U.S. Department of Education website at: www.fafsa.ed.gov/

Ohio Financial Aid Programs

The Ohio Board of Regents manages state-funded financial aid programs, including:

- **Part-Time Student Instructional Grant** - For Ohio residents who are enrolled part-time in undergraduate studies at an eligible Ohio college or university.
- **Ohio Instructional Grant** - Provides need-based tuition assistance to full-time undergraduate students from low-income and moderate-income families.
- **The Ohio War Orphans Scholarship Program** - For children of deceased or severely disabled Ohio veterans who served in the armed forces during a declared war or conflict.
- **Regents Graduate/Professional Fellowship Program** - Merit-based financial aid to Ohio college graduates who enroll for further study at participating Ohio institutions.
- **Ohio Safety Officers College Memorial Fund** - Provides tuition help to child or spouse of a peace officer, firefighter or certain other safety officers killed in the line of duty.
- **Nurse Education Assistance Loan Program** - Provides financial help to Ohio students enrolled for at least half-time study in an approved Ohio nurse education program.
- **The Ohio Academic Scholarship Program** - Provides competitive, merit-based financial assistance to Ohio high school graduates who are academically outstanding and who enroll for full-time undergraduate study in Ohio colleges or universities.
- **Robert C. Byrd Honors Scholarship Program** - Awards financial assistance to students who demonstrate outstanding academic achievement in high school.
- **Ohio Student Choice Grant Program** - Provides financial help to full-time students who enroll for baccalaureate study in Ohio private non-profit colleges and universities.
- **Student Workforce Development Grant Program** - Provides tuition assistance to Ohio students enrolled full-time in private career schools.